

PATENT APPLICATION FEE DETERMINATION RECORD

Effective December 8, 2004

10/664752

CLAIMS AS FILED - PART I

	(Column 1)	(Column 2)
TOTAL CLAIMS		
FOR	NUMBER FILED	NUMBER EXTRA
TOTAL CHARGEABLE CLAIMS	17 minus 20 = *	/
INDEPENDENT CLAIMS	3 minus 3 = *	/
MULTIPLE DEPENDENT CLAIM PRESENT <input type="checkbox"/>		

* If the difference in column 1 is less than zero, enter "0" in column 2

CLAIMS AS AMENDED - PART II

11 15/05

	(Column 1)	(Column 2)	(Column 3)
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
Total	* 17	Minus ** 20	= /
Independent	* 3	Minus *** 3	= /
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <input type="checkbox"/>			

	(Column 1)	(Column 2)	(Column 3)
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
Total	*	Minus **	=
Independent	*	Minus ***	=
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <input type="checkbox"/>			

	(Column 1)	(Column 2)	(Column 3)
AMENDMENT C	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
Total	*	Minus **	=
Independent	*	Minus ***	=
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <input type="checkbox"/>			

SMALL ENTITY TYPE ☐

OR OTHER THAN SMALL ENTITY

RATE	FEE
BASIC FEE	150.00
X\$ 25=	
X100=	
+180=	
TOTAL	

RATE	FEE
BASIC FEE	300.00
X\$50=	
X200=	
+360=	
TOTAL	

SMALL ENTITY

OR OTHER THAN SMALL ENTITY

RATE	ADDITIONAL FEE
X\$ 25=	/
X100=	/
+180=	
TOTAL ADDIT. FEE	

RATE	ADDITIONAL FEE
X\$50=	/
X200=	/
+360=	
TOTAL ADDIT. FEE	

RATE	ADDITIONAL FEE
X\$ 25=	
X100=	
+180=	
TOTAL ADDIT. FEE	

RATE	ADDITIONAL FEE
X\$50=	
X200=	
+360=	
TOTAL ADDIT. FEE	

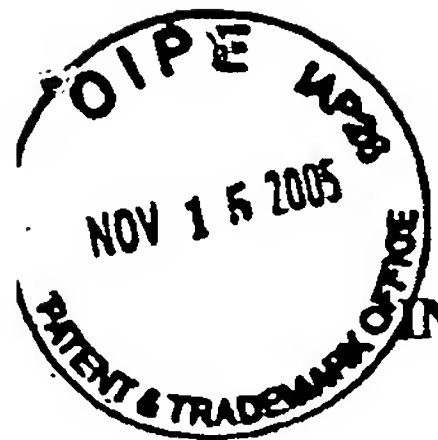
RATE	ADDITIONAL FEE
X\$ 25=	
X100=	
+180=	

RATE	ADDITIONAL FEE
X\$50=	
X200=	
+360=	

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11/22/2005 MBYARS 00000002 500356 10604752

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of: Michael G. Siefe

Serial No: 10/604,752

Group Art Unit: 3626

Filed: 08/14/2003

Examiner: Gottschalk, Martin A.

For: Life Insurance Continuation Plan

AMENDMENT A

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following is filed in response to the office action for the above-referenced patent application mailed on May 4, 2005. Kindly amend the above-referenced patent application as follows:

employee's age and any information relating to expected longevity (e.g., smoker or non-smoker, family history, fitness information such as blood pressure, cholesterol level, etc.).” In the present invention, as represented in amended claim 10, a lower or non-existent premium is associated with deteriorated health. Having a lower or non-existent premium associated with deteriorated health is contrary to Burgess because Burgess provides for “input as conventionally applicable in the purchase and sale of life insurance.” Quite simply, in the present invention, worse health is not input as conventionally applicable, but is input contrary to convention.

Claims 11-15 have not been amended because they depend directly from amended claims 1 or 10.

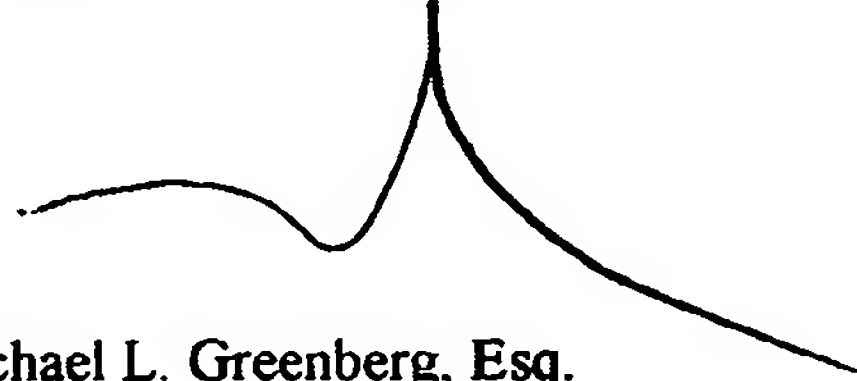
Claim 16 has been amended as aforementioned, and has not been further amended because it depends directly from amended claim 10.

Claim 17 was rejected under 35 USC 102(b) as being anticipated by Finrock et al. (US Pat#5,592,379). Claim 17 has been amended to emphasize that a payout occurs when the person having insurance lives longer than an agreed upon period of time. The Applicant believes claim 17 to now be distinguished from Finrock et al., as Finrock et al. requires the death of the person having insurance, unlike the present invention.

Applicant petitions for any extensions of time necessary. Please charge all fees due and owing to Deposit Account No. 500356 in the name of A + Legal Services - Greenberg & Lieberman.

I hereby certify that this amendment and response was mailed via first class US
Postage prepaid to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-
1450 on November 4, 2005.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael L. Greenberg". The signature is fluid and cursive, with a prominent peak in the middle.

Michael L. Greenberg, Esq.

Registration Number 47,312